

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In Re:	:	BANKRUPTCY NO. 24-10019-CMB
	:	
John Robert Trochowski, III,	:	CHAPTER 13
Debtor.	:	
	:	
John Robert Trochowski, III,	:	
Movant,	:	Hon. Carlota M. Böhm
	:	
v.	:	Related to Doc. No. 25
	:	
No Respondent,	:	
Respondent.	:	

LOSS MITIGATION ORDER

A ***Motion for Loss Mitigation*** was filed by *Debtor, John Robert Trochowski, III*, on March 5, 2024. The Parties have had notice and an opportunity to object and the Court has reviewed any objections filed thereto.

AND NOW, this *20th* day of **March, 2024**, it is hereby **ORDERED** that: (1)

The following parties are directed to participate in the Court's **Loss Mitigation Program (LMP)** as set forth in *W.PA.LBR 9020-1* through *9020-7*.

Debtor: John Robert Trochowski, III

Creditor: Wilmington Trust, NA, not in its individual capacity and as Owner
Trustee of OSAT Trust 2021-1

Servicer: Select Portfolio Servicing

(2) **During the Loss Mitigation Period**, the Debtor shall make (or cause to be made) adequate protection payments in the amount of **\$851.73** per month to the Creditor or the Creditor's designee pursuant to *W.PA.LBR 9020-3(g)*.

(3) **Within fourteen (14) days from the entry of this Order**, the Creditor shall register and post its entire Core LMP Package on the Portal (if not previously registered) pursuant to *W.PA.LBR 9020-4(b)*.

(4) **Within seven (7) days from the entry of this Order** or Creditor's registration on the Portal, whichever is later, the Debtor shall upload a completed Core LMP Package through the Portal pursuant to *W.PA.LBR 9020-4(c)*.

(5) **Within fourteen (14) days of the debtor's submission of the Core LMP Package**, the Creditor shall acknowledge receipt and designate a single point of contact for Debtor's review, pursuant to *W.PA.LBR 9020-4(d)*.

(6) **Within sixty (60) days from the entry of this Order**, the Debtor shall file and serve upon all interested parties an LMP Status Report, pursuant to *W.PA.LBR 9020-4(e)*.

(7) **One hundred twenty (120) days from the entry of this Order**, the LMP Period shall terminate unless extended pursuant to *W.PA.LBR 9020-5(b)*.

(8) **Within seven (7) days of the termination of the Loss Mitigation Period**, the Debtor shall submit an LMP Final Report pursuant to *W.PA.LBR 9020-4(f)*.

(9) Debtor shall **immediately** serve a copy of this Order on Creditor and file a certificate of service evidencing same.

ENTERED BY DEFAULT

A handwritten signature in black ink, reading "Carlota M. Böhm". The signature is written in a cursive style with a horizontal line underneath.

Hon. Carlota M. Böhm **jah**
United States Bankruptcy Judge

FILED
3/20/24 9:27 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
John Robert Trochowski, III
Debtor

Case No. 24-10019-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Mar 20, 2024

User: auto
Form ID: pdf900

Page 1 of 1
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 22, 2024:

Recip ID	Recipient Name and Address
db	+ John Robert Trochowski, III, 3421 Post Avenue, Erie, PA 16508-2035

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 22, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 20, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Wilmington Trust National Association not in its individual capacity but solely as Owner Trustee of OSAT Trust 2021-1 dcarlon@kmlawgroup.com
Michael S. Janin	on behalf of Debtor John Robert Trochowski III mjanjanin@quinnfirm.com, slowe@quinnfirm.com; mtrayer@quinnfirm.com; gbebko@quinnfirm.com; quinnbankruptcy2022@gmail.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 4